



## Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing  
Department of Health and Family Services  
6406 Bridge Road, Suite 18 • Madison, WI 53784-0018  
Customer Service: (800) 828-4777 or (608) 221-4551  
Fax: (608) 226-8770

### MEMORANDUM

**DATE:** May 28, 2004

**TO:** HIRSP Plan 1 policyholders who do not receive premium reductions

**FROM:** Margaret Kristan, Director  
Health Insurance Risk Sharing Plan

**SUBJECT:** New premium rates effective July 1, 2004, for Plan 1, Option A, and Plan 1, Option B

The Wisconsin Health Insurance Risk Sharing Plan (HIRSP) Board of Governors recently approved new premium rate schedules, effective on July 1, 2004.

Premium rates will increase an average of 12.2 percent for Plan 1, Option A (\$1,000 deductible), and Plan 1, Option B (\$2,500 deductible), policyholders who do not receive premium reductions. Actual premium increases for these policyholders will range from 9.9 percent-13.1 percent, depending on age, gender, and zone of residence. This increase is based on requirements in state law regarding how HIRSP premiums are established, factoring in the increasing costs for HIRSP's medical services and prescription drugs.

**New monthly premium rate schedules** are printed on the back of this memorandum. To determine your new base premium rate, complete the following steps:

1. Refer to your HIRSP identification card to find the HIRSP plan and option in which you are enrolled.
2. On the other side of this page, find the table that applies to your HIRSP plan and option.
3. Find your gender, age bracket, and zone of residence as indicated by the ZIP code ranges defined in the key below the tables.
4. The amount printed in the box where the age row and zone column meet is your monthly premium.

The billing notice mailed to you during the first week of June will reflect your individual premiums based on these increases. Please note that your premium may also have changed due to an increase in your age.

If you have any questions, please contact HIRSP Customer Service at 1-800-828-4777 or 1-608-221-4551.

# Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

## Monthly Premium

Subsidy Level 0 - Household Income\* \$25,000.00 or More

Effective Date: July 1, 2004

Plan 1, Option A/Male (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$206.00	\$186.00	\$165.00
25 - 29	\$217.00	\$195.00	\$174.00
30 - 34	\$245.00	\$221.00	\$196.00
35 - 39	\$287.00	\$259.00	\$230.00
40 - 44	\$344.00	\$309.00	\$276.00
45 - 49	\$444.00	\$400.00	\$356.00
50 - 54	\$594.00	\$535.00	\$475.00
55 - 59	\$783.00	\$704.00	\$626.00
60 - 64	\$1,007.00	\$906.00	\$805.00
65 +	\$1,007.00	\$906.00	\$805.00

Plan 1, Option A/Female (\$1,000 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$206.00	\$186.00	\$165.00
19 - 24	\$262.00	\$235.00	\$210.00
25 - 29	\$293.00	\$263.00	\$235.00
30 - 34	\$328.00	\$294.00	\$262.00
35 - 39	\$375.00	\$337.00	\$300.00
40 - 44	\$431.00	\$388.00	\$344.00
45 - 49	\$508.00	\$458.00	\$406.00
50 - 54	\$608.00	\$547.00	\$487.00
55 - 59	\$710.00	\$638.00	\$568.00
60 - 64	\$832.00	\$749.00	\$666.00
65 +	\$832.00	\$749.00	\$666.00

Plan 1, Option B/Male (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 24	\$148.00	\$134.00	\$119.00
25 - 29	\$156.00	\$140.00	\$125.00
30 - 34	\$176.00	\$159.00	\$141.00
35 - 39	\$207.00	\$186.00	\$166.00
40 - 44	\$248.00	\$222.00	\$199.00
45 - 49	\$320.00	\$288.00	\$256.00
50 - 54	\$428.00	\$385.00	\$342.00
55 - 59	\$564.00	\$507.00	\$451.00
60 - 64	\$725.00	\$652.00	\$580.00
65 +	\$725.00	\$652.00	\$580.00

Plan 1, Option B/Female (\$2,500 deductible)			
Age Bracket	Zone		
	1	2	3
0 - 18	\$148.00	\$134.00	\$119.00
19 - 24	\$189.00	\$169.00	\$151.00
25 - 29	\$211.00	\$189.00	\$169.00
30 - 34	\$236.00	\$212.00	\$189.00
35 - 39	\$270.00	\$243.00	\$216.00
40 - 44	\$310.00	\$279.00	\$248.00
45 - 49	\$366.00	\$330.00	\$292.00
50 - 54	\$438.00	\$394.00	\$351.00
55 - 59	\$511.00	\$459.00	\$409.00
60 - 64	\$599.00	\$539.00	\$480.00
65 +	\$599.00	\$539.00	\$480.00

Zone 1 = ZIP codes **532**\_\_

Zone 2 = ZIP codes **530**\_\_, **531**\_\_, **534**\_\_, and **537**\_\_

Zone 3 = All other ZIP codes

\* Household Income as defined in Wisconsin Statute s. 71.52(5)